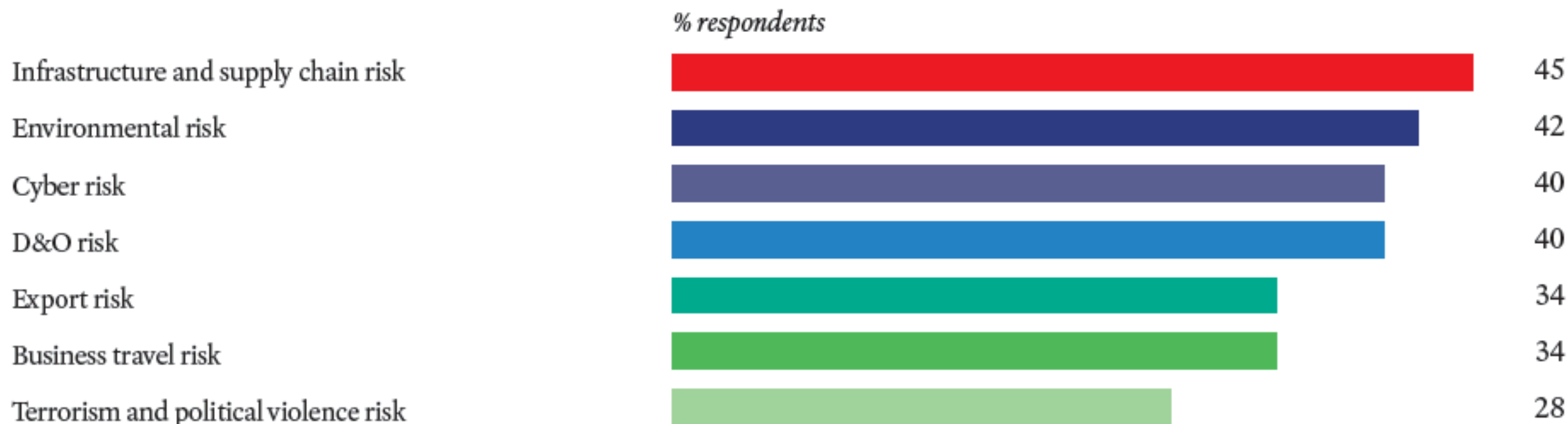
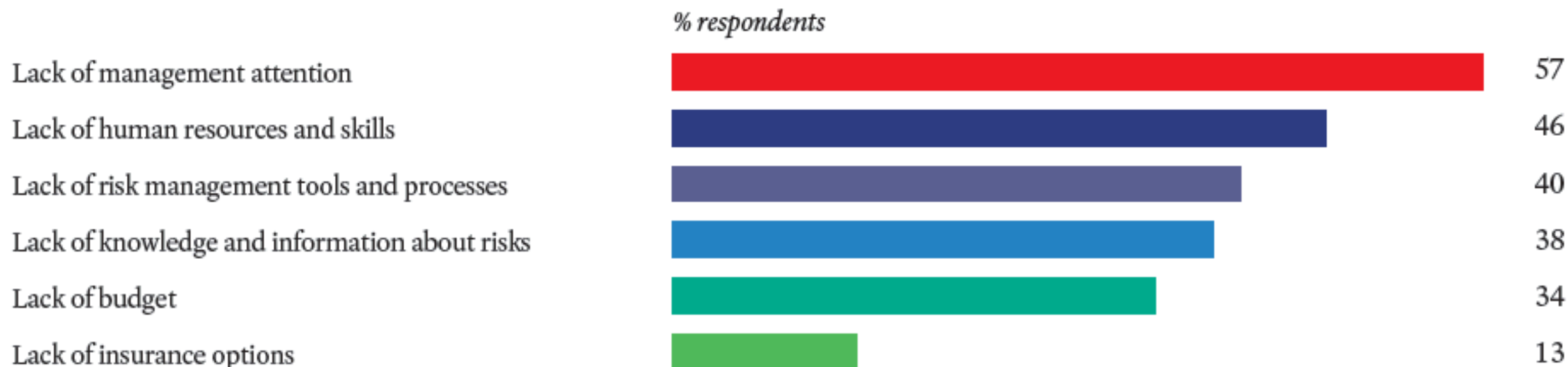


Which of these risk categories do you expect will have the most significant financial impact on your business in the next two years?



Which of the following do you consider to be the biggest barriers to the management of emerging risks at your company?



Source: ACE Emerging Risks Barometer